

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 11 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

 (Seal)
TIMOTHY J. DIETZ -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness:

Witness:

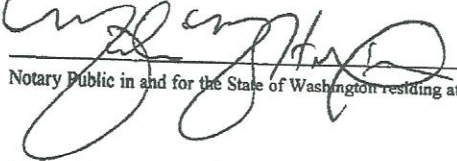
STATE OF WASHINGTON,

County ss: Cowlitz

On this day personally appeared before me TIMOTHY J. DIETZ

, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of September, 2008.


Notary Public in and for the State of Washington residing at: Longview

My Commission expires: 12-29-2008



REQUEST FOR RECONVEYANCE

To Trustee:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date: _____

EXHIBIT "A"

LOT 1, AS DELINEATED ON THE SHORT PLAT SUBDIVISION OF A PORTION OF LOT 20,
BLOCK 14, LONGVIEW HOMESTEADS, AS RECORDED IN VOLUME 3 OF SHORT PLATS,
PAGE 036, UNDER AUDITOR'S FILE NO. 851977, RECORDS OF COWLITZ COUNTY,
WASHINGTON.

SITUATE IN THE COUNTY OF COWLITZ, STATE OF WASHINGTON

End of Exhibit "A"

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Form Approved OMB No. 2502-0065

SETTLEMENT STATEMENT

COWLITZ COUNTY TITLE COMPANY

1159 14th Avenue

Longview, WA 98632

(360) 423-5330

FINAL

TYPE OF LOAN

1 ☒ FHA

2 ☐ FMHA

3 ☐ CONV. UNINS.

4 ☐ VA

5 ☐ CONV. INS.

6 ESCROW FILE NUMBER

00158545-012 MMH

7. LOAN NUMBER

4047861

8 MORTGAGE INSURANCE CASE NUMBER:

561-8751648-703

C NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D NAME OF BORROWER

TIMOTHY J. DIETZ

ADDRESS OF BORROWER

2503 34TH AVE

LONGVIEW, WA 98632

E NAME OF SELLER

ADDRESS OF SELLER

FINAL

F NAME OF LENDER

HYPERION CAPITAL GROUP, LLC

ADDRESS OF LENDER

5885 SW MEADOWS RD, STE 850

LAKE OSWEGO, OR 97035

G PROPERTY LOCATION

2503 34TH AVENUE

LONGVIEW, WA 98632

COWLITZ County 0-5311

LONGVIEW HOMESTEADS LOT 20 LOT 1 OF BLK 14

H SETTLEMENT AGENT

Cowlitz County Title Co.

PLACE OF SETTLEMENT

1159 14th Avenue, Longview, WA 98632

I SETTLEMENT DATE

10/3/2008

PRORATION DATE

10/3/2008

DISBURSEMENT DATE

10/3/2008

SUMMARY OF BORROWER'S TRANSACTION		SUMMARY OF SELLER'S TRANSACTION	
101 Contract Sales Price		401 Contract Sales Price	
102 Personal Property		402 Personal Property	
103 Settlement charges to Borrower (line 1400)	10,130.08	403	
104 Payoff to CARRINGTON MORTGAGE	149,962.13	404	
105 Additional Payoffs	28,099.14	405	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE	
106 City/Town Taxes		406 City/Town Taxes	
107 County Taxes		407 County Taxes	
108 Assessments		408 Assessments	
109		409	
110		410	
111		411	
112		412	
113		413	
114		414	
115		415	
120 GROSS AMOUNT DUE FROM BORROWER:	188,191.35	420 GROSS AMOUNT DUE TO SELLER:	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER	
201 Deposit or earnest money		501 Excess deposit (see instructions)	
202 Principal amount of new loan(s)	192,375.00	502 Settlement charges to Seller (line 1400)	
203 Existing loan(s) taken subject to		503 Existing loan(s) taken subject to	
204		504 Payoff of first mortgage loan	
205		505 Payoff of second mortgage loan	
206		506	
207		507	
208		508	
209		509	
210 City/Town Taxes		510 City/Town Taxes	
211 County Taxes		511 County Taxes	
212 Assessments		512 Assessments	
213		513	
214		514	
215		515	
216		516	
217		517	
218		518	
219		519	
220 TOTAL PAID BY/FOR BORROWER:	192,375.00	520 TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	
301 Gross amount due from Borrower (line 120)	188,191.35	601 Gross amount due to Seller (line 420)	
302 Less amount paid by/for Borrower (line 220)	192,375.00	602 Less reduction in amount due Seller (line 520)	
303 CASH (FROM) <input checked="" type="checkbox"/> TO BORROWER:	4,183.65	603 CASH (FROM) <input type="checkbox"/> TO SELLER:	

SETTLEMENT CHARGES			ESCROW FILE NUMBER 00158545-012 MMH	
BASED ON PRICES				
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:			PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
701	\$	10		
702	\$	10		
703	Commission paid at settlement			
704				
900				
901	Loan Origination Fee	1.0000 % to LOANSOURCE FUNDING		
902	Loan Discount Fee	%	1,900.00	
903	Appraisal Fee	to WHITES APPRAISALS		
904	Credit Report		500.00	
905	Lenders Inspection Fee			
906	Mortgage Insurance Application			
907	Assumption Fee			
908	BROKER ADMINISTRATION FE	to LOANSOURCE FUNDING		
909	PROCESSING FEE	to LOANSOURCE FUNDING	1,005.00	
910	ADMINISTRATION FEE	to HYPERION CAPITAL GROUP, LLC	895.00	
911	YIELD SPREAD PREMIUM	to LOANSOURCE FUNDING	795.00	
900			(5,280.31)	
901	Interest From 10/03/08 to 10/01/08	@ \$34.2586 /day % (-2 days)		
902	Mortgage Insurance Premium for	Month(s) to	-68.52	
903	Hazard Insurance Premium for	Years(s) to		
904				
905	(MIP) FINANCED	to HUD	2,375.00	
1000				
1001	Hazard Insurance	months @ \$ 67.17 per month		
1002	Mortgage Insurance	months @ \$ 79.17 per month		
1003	City Property Taxes	months @ \$ 112.11 per month		
1004	County Property Taxes	2 months @ \$ 112.11 per month		
1005	Annual Assessments	months @ \$ per month	224.22	
1006		months @ \$ per month		
1007		months @ \$ per month		
1008	Aggregate Acct. Adj.	months @ \$ per month	-44.94	
1100				
1101	Settlement or closing fee	to Cowitz County Title Co	400.00	
1102	Abstract or title search			
1103	Title examination			
1104	Title insurance binder			
1105	Document preparation			
1106	Notary fees			
1107	Attorney's Fees			
	(includes above items numbers)			
1108	Title Insurance	to Cowitz County Title Co	398.00	
	(includes above items numbers)			
1109	Lenders coverage	\$ 192,375.00		
1110	Owner's coverage	\$		
1111	Title Sales Tax	to Cowitz County Title Co	29.88	
1112	Escrow Sales Tax	to Cowitz County Title Co	30.80	
1113	EXP MAIL/HANDLING FEE to	UPS	60.00	
1200				
1201	Recording Fees: Deed \$	Mortgage \$ 75.00 Release \$		
1202	City/County tax/stamps	Deed \$ Mortgage \$	75.00	
1203	State tax/stamps	Deed \$ Mortgage \$		
1204				
1205	RECONVEYANCE HANDLING FEES TO TRUSTEES		300.00	
1300				
1301	Survey			
1302	Pest Inspection			
1303				
1304	PAY ON ACCOUNT	to DSHS	203.00	
1305	PAY ON ACCOUNT	to DSHS	325.00	
1306	PAY ON ACCOUNT	to DSHS	65.00	
1307	2ND 1/2 2008 TAXES	to COWLITZ COUNTY TREASURER	672.64	
1400	TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J - and - line 502, Section K)		10,130.08	

Escrow Number 00158545-012 MMH
BREAKDOWN OF PAYOFF ON HUD LINE 104

CARRINGTON MORTGAGE SERVIC	Description	Amount
LN# 1010485842	Principal Balance	143,138.55
RE: DIETZ		
Loan # 1010485842	Late Fees	431.04
	PrePayment Fees	4,973.73
	INTEREST TO 10-10-08	1,344.81
	RECORDING FEE	57.00
	RECON/ RELEASE FEE	17.00
	Total Payoff	149,962.13

Total as shown on HUD line 104. 149,962.13

BREAKDOWN OF PAYOFF ON HUD LINE 105

CENTENNIAL BANK	Description	Amount
LN# 01100578802	Principal Balance	14,174.30
RE: DIETZ		
Loan # 01100578802	Late Fees	10.00
	Statement Fees	10.00
	INTEREST TO 10-09-08	391.84
	DEMAND PREP	30.00
	RECONVEYANCE/ RELEASE FEE	45.00
	Total Payoff	14,661.14

PORTLAND POSTAL FCU	Description	Amount
	Principal Balance	
	PAY ON ACCOUNT	9,463.00
	Total Payoff	9,463.00

IMERGENT	Description	Amount
	Principal Balance	
	PAY ON ACCOUNT	2,728.00
	Total Payoff	2,728.00

GEMB CARE	Description	Amount
	Principal Balance	
	PAY ON ACCOUNT	1,247.00
	Total Payoff	1,247.00

Total as shown on HUD line 105 28,099.14

COPY

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	
<input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Lender Case Number	
Amount \$	Interest Rate	No. of Months	Amortization Type:
207,313	7.000 %	360/360	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
		<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			No. of Units
2503 34th Avenue, Longview, WA 98632 County: Cowlitz			1
Legal Description of Subject Property (attach description if necessary)			Year Built
See Preliminary Title report			
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be:	
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot (b) Cost of Improvements Total (a+b)
	\$	\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
2802	\$ 79,000	\$	Cash-Out/Debt Consolidation Cost: \$
Title will be held in what Name(s)		Manner in which Title will be held	Estate will be held in:
Timothy Dietz		MARRIED MAN	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			
Equity from Subject Property			
III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Timothy Dietz			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
545-15-2848	360-636-1765	12/19/1958	12
<input checked="" type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) <input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	
No. 1 Ages 6		No. Ages	
Present Address (street, city, state, ZIP/ country) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 8 No. Yrs.		Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
2503 34th Avenue Longview, WA 98632 / United States		/ United States	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer United States Postal Service 1603 Larch Street Chabalia, WA 98522 <u>Longview 98632</u>	<input type="checkbox"/> Self Employed	Yrs. on this job 12 yr(s)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Position/Title/Type of Business Mail Carrier/Manager		Yrs. employed in this line of work/profession 12	Position/Title/Type of Business		Yrs. employed in this line of work/profession
Business Phone (incl. area code) 360-423-1018			Business Phone (incl. area code)		

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

Borrower		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Name & Address of Employer	<input type="checkbox"/> Self Employed
Dates (from-to)		Dates (from-to)	
Monthly Income \$		Monthly Income \$	
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 5,713.00		\$ 5,713.00	Rent	\$ 1,292.00	\$ 1,379.26
Overtime				First Mortgage (P&I)		
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		35.00
Dividends/Interest				Real Estate Taxes		200.00
Net Rental Income				Mortgage Insurance		93.61
Other (before completing see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 5,713.00		\$ 5,713.00	Total	\$ 1,292.00	\$ 1,707.87

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
B Monthly Retirement	\$ 1063.27

Fannie Mae Form 1003 07/05
CALTA Form Loanapp2.fm 08/05

Page 2 of 5

Borrower: [Signature]
Co-Borrower:

Freddie Mac Form 65 07/05

VI-ASSETS AND LIABILITIES									
This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.									
Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly									
ASSETS		Cash or Market Value		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.					
Description				LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance		
Cash deposit toward purchase held by:	\$			Name and address of Company		\$ Payment/Months	\$		
List checking and savings accounts below				CARRINGTON					
Name and address of Bank, S&L, or Credit Union				Acct. no. 1010488642		* (1,292) /459	144,290		
Acct. no. 636701				Name and address of Company		\$ Payment/Months	\$		
Name and address of Bank, S&L, or Credit Union				WELLS FARGO					
NW Prot Cu				711 WEST BROADWAY					
				TEMPE, AZ 85282					
Acct. no.				Acct. no. 50237408284849001		* 576 /62	24,162		
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$		
				CENTENNIAL BANK					
				18837 BROOKHURST ST STE					
				FOUNTAIN VALLEY, CA 92708					
Acct. no.				Acct. no. 1100578802		* (237) /102	14,230		
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$		
				NAVY FEDERAL CR UNION					
				920 POLLY LN SE					
				VIENNA, VA 22180					
Acct. no.				Acct. no. 403216000772		275 /R	13,732		
Name and address of Bank, S&L, or Credit Union				Name and address of Company		\$ Payment/Months	\$		
				PORTLAND POSTAL ECU					
				PO BOX 16838					
				PORTLAND, OR 97292					
Subtotal Liquid Assets				Acct. no. 40678000002		* 488	9,463		
Real estate owned (enter market value from schedule of real estate owned)				Name and address of Company		\$ Payment/Months	\$		
				TOYOTA MOTOR CREDIT					
Vested interest in retirement fund				3006 NORTHUP WAY STE 300					
				BELLEVUE, WA 98004					
Net worth of business(es) owned (attach financial statement)				Acct. no. 70400761981890001		288 /43	6,193		
Automobiles owned (make and year)				Alimony/Child Support/Separate Maintenance Payments Owed to:		\$			
				Job-Related Expense (child care, union dues, etc.)		\$			
Other Assets (Itemize)				Total Monthly Payments		\$ 639			
				Total Assets a.		\$ 609	Net Worth (a minus b)		\$ -219,506
				Total Liabilities b.		\$ 220,116			
Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)									
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income		
2503 34th Avenue		\$	\$	\$	\$	\$	\$		
Longview, WA 98632									
Totals		\$	\$	\$	\$	\$	\$		
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):									
Alternate Name					Creditor Name				
					Account Number				

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
b. Alterations, improvements, repairs		Borrower Co-Borrower			
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	Yes No	Yes No	
d. Refinance (incl. debts to be paid off)	196,120.00	b. Have you been declared bankrupt within the past 7 years?	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>	
e. Estimated prepaid items	1,921.38	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
f. Estimated closing costs	6,031.13	d. Are you a party to a lawsuit?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
g. PMI, MIP, Funding Fee	3,063.76	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
h. Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, GSA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
i. Total costs (add items a through h)	207,136.26	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
j. Subordinate financing		If "Yes," give details as described in the preceding question.			
k. Borrower's closing costs paid by Seller		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
l. Other Credits (explain)		h. Is any part of the down payment borrowed?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
		j. Are you a U.S. citizen?	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>	
		k. Are you a permanent resident alien?	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	
		l. Do you intend to occupy the property as your primary residence?	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input checked="" type="checkbox"/> <input type="checkbox"/>	
		If "Yes," complete question m below.			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	204,250.00	m. Have you had an ownership interest in a property in the last three years?	<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	
n. PMI, MIP, Funding Fee financed	3,063.00	(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?			
o. Loan amount (add m & n)	207,313.00	PR			
p. Cash from/to Borrower (subtract j, k, l & o from i)	-176.74	(2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JO)?			
		S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any information contained in this application; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property is not being used for any illegal or prohibited purpose or use; (6) the Lender, its servicers, successors or assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the loan; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (8) ownership of the Loan and/or administration of the Loan or of warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal. I/we have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdrew this application.

If you would like a copy of the appraisal report, contact: **LoanSource Funding 16703 SE McGillivray Blvd. Ste. 215 Vancouver, WA 98683**

Borrower's Signature: [Signature] Date: 9/13/08 Co-Borrower's Signature: [Signature] Date: 9/13/08

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male

To be Completed by Interviewer:
This application was taken by: ☐ Face-to-face interview ☐ Mail ☒ Telephone ☐ Internet

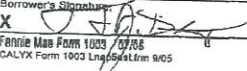
Interviewer's Name (print or type): Lois Weir Date: 09/03/2008
Interviewer's Phone Number (incl. area code): 360-828-6416

Name and Address of Interviewer's Employer:
LoanSource Funding
16703 SE McGillivray Blvd. Ste. 215
Vancouver, WA 98683
(P) 360-828-6416
(F) 360-828-8567

Fannie Mae Form 1003 07/03
CALYX Form Loansapp4.fm (04/08)

Page 4 of 5

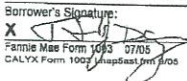
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Continuation Sheet/Residential Loan Application				
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.		Borrower: Timothy Dietz		Agency Case Number:
		Co-Borrower:		Lender Case Number:
VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company IMERGENT	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 41009916	* 232/13	2,728
Name and address of Bank, S&L, or Credit Union		Name and address of Company GEMBI/CARE CREDIT PO BOX 981439 EL PASO, TX 79998	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 601918210057	* 38/R	1,247
Name and address of Bank, S&L, or Credit Union		Name and address of Company CREDIT ONE BANK PO BOX 98675 LAS VEGAS, NV 89193	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4447862120728262	* 25/R	815
Name and address of Bank, S&L, or Credit Union		Name and address of Company CAP ONE 1500 CAPITAL ONE DRIVE RICHMOND, VA 23286	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 517805731897	* 15/R	488
Name and address of Bank, S&L, or Credit Union		Name and address of Company MCYDSNB 9111 DUKE BLVD MASON, OH 45040	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4323245914020	* 5/R	140
Name and address of Bank, S&L, or Credit Union		Name and address of Company Cap One (non-borrowing wife's account)	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 5178057286776	* 18(R)	500
Name and address of Bank, S&L, or Credit Union		Name and address of Company Lane Bryant (non-borrowing wife's account)	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 6978000078628903	* 10(R)	187
I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.				
Borrower's Signature: X 		Date: 9/3/08	Co-Borrower's Signature: X	
Fannie Mae Form 1023 07/05 CALYX Form 1003 Lng 5/04/05		Page 5 of 5	Freddie Mac Form 65 07/05	

Continuation Sheet/Residential Loan Application				
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.		Borrower: Timothy Dietz		Agency Case Number:
		Co-Borrower:		Lender Case Number:

VI. ASSETS AND LIABILITIES				
ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company Macy's	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No. 4323245014020	51(R)	140
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		
Name and address of Bank, S&L, or Credit Union		Name and address of Company	\$ Payt./Mos.	\$
Acct. no.	\$	Acct. No.		

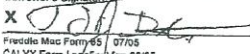
We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature: 	Date: 9/2/08	Co-Borrower's Signature: X	Date:
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Freddie Mac Form 68 07/05
CALYX Form 1002 (supersedes form 906)

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Timothy Dietz	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X 	Date 9/13/08	Co-Borrower's Signature X	Date
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Freddie Mac Form 1003 07/05 CALYX Form LenderSecForm 03/05 Page 5 of 5 Fannie Mae Form 1003 07/05

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 4047861 Date: SEPTEMBER 25, 2008
Creditor: HYPERION CAPITAL GROUP, LLC
Address: 5885 SW MEADOWS ROAD, SUITE 850, LAKE OSWEGO, OREGON 97035
Borrower(s): TIMOTHY J. DIETZ
Address: 2503 34TH AVENUE, LONGVIEW, WASHINGTON 98632

Lines containing an "x" are applicable:

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate 7.279 %	FINANCE CHARGE The dollar amount the credit will cost you. \$263,068.13	Amount Financed The amount of credit provided to you or on your behalf. \$184,520.74	Total of Payments The amount you will have paid after you have made all payments as scheduled. \$447,588.87	<input type="checkbox"/> Total Sale Price The total cost of your purchase on credit including your down-payment of \$ \$
------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due
		Monthly Beginning			Monthly Beginning
12	1,294.71	11/01/08	225	1,215.94	02/01/20
12	1,293.79	11/01/09			
12	1,292.82	11/01/10			
12	1,291.78	11/01/11			
12	1,290.68	11/01/12			
12	1,289.50	11/01/13			
12	1,288.23	11/01/14			
12	1,286.89	11/01/15			
12	1,285.45	11/01/16			
12	1,283.92	11/01/17			
12	1,282.29	11/01/18			
3	1,280.55	11/01/19			

_____ **DEMAND FEATURE:** This obligation has a demand feature.

_____ **VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

INSURANCE: The following insurance is required to obtain credit:
_____ Credit life insurance and credit disability _____ ☒ Property Insurance _____ Flood Insurance _____ ☒ Mortgage Insurance
You may obtain property insurance from any insurer that is acceptable to the Lender.

SECURITY: You are giving a security interest in: 2503 34TH AVENUE, LONGVIEW, WASHINGTON 98632
_____ The goods or property being purchased _____ ☒ Real property you already own.

FILING FEES: \$ _____

LATE CHARGE: If payment is more than 15 days late, you will be charged 4.000% of the payment.

PREPAYMENT: If you pay off early, you _____ may _____ ☒ will not have to pay a penalty.
_____ ☒ may _____ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property _____ may _____ ☒ may, subject to conditions _____ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

_____ ☒ "e" means an estimate _____ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant TIMOTHY J. DIETZ Date 9/25/08 App/Signer _____ Date _____
Applicant _____ Date _____ Applicant _____ Date _____
Applicant _____ Date _____ Applicant _____ Date _____

** NOTE: Payments shown above do not include reserve deposits for taxes, assessments, and property or flood insurance.

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: Timothy Dietz
Property Address: 2503 34th Avenue
Longview, WA 98632
Application No: Dietz

Prepared By: LoanSource Funding
16703 SE McGillivray Blvd. Ste. 215
Vancouver, WA 98683
Date Prepared: 09/25/2008 Ph: 360-867-2549

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
* 7.546 %	\$ * 281,853.42	\$ * 184,387.00	\$ * 486,240.42

☒ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

No. of Payments	Amount of Payments	Payments Due	No. of Payments	Amount of Payments	Payments Due	No. of Payments	Amount of Payments	Payments Due	No. of Payments	Amount of Payments	Payments Due
359	1,295.11	11/01/2008									
1	1,295.93	10/01/2038									

☒ DEMAND FEATURE: This obligation has a demand feature.
☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:
☐ Credit life insurance ☐ Credit disability ☒ Property insurance ☐ Flood insurance
You may obtain the insurance from anyone you want that is acceptable to creditor
☐ If you purchase ☒ property ☐ flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in: 2503 34th Avenue, Longview WA 98632
☐ The goods or property being purchased ☒ Real property you already own.

FILING FEES: \$ 150.00

LATE CHARGE: If a payment is more than 5 days late, you will be charged 6.000 % of the payment

PREPAYMENT: If you pay off early, you ☐ may ☒ will not have to pay a penalty.
☒ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
☐ may ☐ may, subject to conditions ☒ may not assume the remainder of your loan on the original terms.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties ☒ * means an estimate ☒ all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Applicant Timothy Dietz 9/25/08
Applicant _____ Date _____
Applicant _____ Date _____
Applicant _____ Date _____
Lender _____ Date _____

TRUTH-IN LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: Timothy Dietz
Property Address: 2503 34th Avenue
Longview, WA 98632
Application No: Dietz
Prepared By: LoanSource Funding
16703 SE McGillivray Blvd. Ste. 215
Vancouver, WA 98683
Date Prepared: 09/03/2008 Ph: 360-828-5418

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
* 8.102 %	\$ * \$32,109.73	\$ * 198,121.74	\$ * 530,231.47

☒ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due	No. of Pmts	Amount of Payments **	Payments Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	1,472.87	12/01/2008									
1	1,471.14	11/01/2038									

☒ DEMAND FEATURE: This obligation has a demand feature.
☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:
☐ Credit life insurance ☐ Credit disability ☒ Property insurance ☐ Flood insurance
You may obtain the insurance from anyone you want that is acceptable to creditor
☐ If you purchase ☒ property ☐ flood insurance from creditor you will pay \$ for a one year term.
SECURITY: You are giving a security interest in: 2503 34th Avenue, Longview WA 98632
☐ The goods or property being purchased ☒ Real property you already own.
FILING FEES: \$ 180.00

LATE CHARGE: If a payment is more than 5 days late, you will be charged 5.000 % of the payment
PREPAYMENT: If you pay off early, you ☐ may ☒ will not have to pay a penalty.
☒ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
☐ may ☐ may, subject to conditions ☒ may not assume the remainder of your loan on the original terms.
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties ☒ * means an estimate ☒ all dates and numerical disclosures except the late payment disclosures are estimates.

* ** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Applicant Timothy Dietz Date 9/3/08
Applicant Date
Applicant Date
Lender Date

GOOD FAITH ESTIMATE

COPY

Applicants: Timothy Dietz
Property Address: 2503 34th Avenue, Longview, WA 98632
Prepared By: LoanSource Funding Ph. 360-667-2549
16703 SE McGillicray Blvd. Ste. 216, Vancouver, WA 98683

Application No: Dietz
Date Prepared: 09/25/2008
Loan Program: FHA 30 Fixed

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount: \$ 192,375 Interest Rate: 6.500 % Term/Due in: 360 / 360 mths

* PFC = Prepaid Finance Charge
F = FHA Allowable Closing Cost
POC = Paid Outside of Closing

Line No.	Description	Paid To: Company Name	Amount	Paid By	* PFC/F/POC
800 ITEMS PAYABLE IN CONNECTION WITH LOAN:					
801	Loan Origination Fee		\$		✓
802	Loan Discount		\$		✓
803	Appraisal Fee		\$ 500.00		✓
804	Credit Report		\$		✓
805	Lender's Inspection Fee		\$		✓
808	Mortgage Broker Fee		\$ 1,900.00		✓
809	Tax Service Fee		\$ 75.00		✓
810	Processing Fee		\$ 895.00		✓
811	Underwriting Fee		\$ 795.00		✓
812	Wire Transfer Fee		\$ 25.00		✓
	Flood Certification Fee		\$ 18.00		✓
	admin fee		\$ 1,005.00		✓
Compensation to Broker from Lender (Not Paid out of Applicant's Loan Proceeds)					
		%	\$ 5,280.31		
1100 TITLE CHARGES:					
1101	Closing/Escrow Fee:		\$ 400.00		✓
1108	Title Insurance:		\$ 388.00		
	title and escrow sales tax		\$ 80.68		
	courier		\$ 80.00		
	reconveyance		\$ 300.00		
1200 GOVERNMENT RECORDING & TRANSFER CHARGES:					
1201	Recording Fees:		\$ 75.00		
1300 ADDITIONAL SETTLEMENT CHARGES:					
	taxes		\$ 672.84		
	Estimated Closing Costs		\$ 7,169.32		
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:					
901	Interest		\$		
902	Mtg Ins. Premium		\$ 2,375.00		✓
903	Hazard Ins. Premium	12 mth(s) @ \$ 67.17 / mth	\$ 806.04	Seller	
904	Property Tax Proration		\$		
1000 RESERVES DEPOSITED WITH LENDER:					
1001	Hazard Ins. Premium:		\$		
1002	Mtg Ins. Premium Reserves	0 mth(s) @ \$ 79.17 / mth	\$		✓
1004	Taxes & Assessment Reserves	2 mth(s) @ \$ 112.11 / mth	\$ 224.22		
			\$ -44.94		

Initials: 

Initials: _____

